

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>V-SOFT CONSULTING GROUP RETIREMENT PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>12/15/2005</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>12/15/2005</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>12/15/2005</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>V-SOFT CONSULTING GROUP</u> <u>101 BULLITT LANE #205</u> <u>LOUISVILLE, KY 40222</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>76-0532643</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>502-425-8425</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>541511</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>76-0532643</u>	2c Plan Sponsor's telephone number <u>502-425-8425</u>	2d Business code (see instructions) <u>541511</u>	
2b Employer Identification Number (EIN) <u>76-0532643</u>					
2c Plan Sponsor's telephone number <u>502-425-8425</u>					
2d Business code (see instructions) <u>541511</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2022	MICHAEL GRENDI
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	792
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	576
a(2) Total number of active participants at the end of the plan year		6a(2)	583
b Retired or separated participants receiving benefits.....		6b	1
c Other retired or separated participants entitled to future benefits		6c	252
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	836
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	836
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	718
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	69
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2J 2K 2F 2G 2S 2T 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan V-SOFT CONSULTING GROUP RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 V-SOFT CONSULTING GROUP	D Employer Identification Number (EIN) 76-0532643

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
84-0467907	68322	504184-01	35	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
--

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
--

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	587911
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	0

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP ANNUITY CONTRACT**

b Balance at the end of the previous year **7b** 482792

c	Additions: (1) Contributions deposited during the year	7c(1)	366795	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	11928	
	(4) Transferred from separate account.....	7c(4)	342891	
	(5) Other (specify below)	7c(5)	73094	

▶ **LOAN REPAY, FORF**

(6) Total additions **7c(6)** 794708

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 1277500

e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	429798	
	(2) Administration charge made by carrier.....	7e(2)	9445	
	(3) Transferred to separate account.....	7e(3)	250346	
	(4) Other (specify below)	7e(4)	0	

(5) Total deductions **7e(5)** 689589

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 587911

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan V-SOFT CONSULTING GROUP RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 V-SOFT CONSULTING GROUP	D Employer Identification Number (EIN) 76-0532643	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

GREAT-WEST LIFE & ANNUITY INSURANCE

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111

84-0467907

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64	RECORDKEEPER	99742	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

(a) Enter name and EIN or address (see instructions)

ARGI INVESTMENT SERVICES LLC

2201 HIGH WICKHAM PL
LOUISVILLE, KY 40245

27-1003080

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	INVESTMENT ADVISOR	58316	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

TG BENEFITS, INC.

PO BOX 45828
MADISON, WI 53586

81-0831793

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	CONTRACT ADMIN	16936	Yes ☒ No ☐	Yes ☐ No ☒	10000	Yes ☐ No ☒

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

STROTHMAN & COMPANY PSC

325 W MAIN ST STE 1600
LOUISVILLE, KY 40202

61-1191655

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	8300	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
TG BENEFITS, INC.	13	10000

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
GREAT-WEST LIFE & ANNUITY INSURANCE 8515 EAST ORCHARD ROAD GREENWOOD VILLAGE, CO 80111	TPA ALLOWANCE PAYMENT

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan <u>V-SOFT CONSULTING GROUP RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>V-SOFT CONSULTING GROUP</u>	D Employer Identification Number (EIN) <u>76-0532643</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ERS TARGET DATE FUND INDEX 2040</u>			
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST CT OR SVF</u>			
c EIN-PN <u>46-7425989-013</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ENVESTNET 500 EQUITY INDEX</u>			
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST CT OR SVF</u>			
c EIN-PN <u>46-7425989-013</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ENVESTNET INFLATION PROTECTED BOND</u>			
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST CT OR SVF</u>			
c EIN-PN <u>46-7425989-013</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ERS LARGE CAP GROWTH INDEX</u>			
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST CT OR SVF</u>			
c EIN-PN <u>46-7425989-013</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ERS TARGET DATE FUND INDEX 2060</u>			
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST CT OR SVF</u>			
c EIN-PN <u>46-7425989-013</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ERS TARGET DATE FUND INDEX 2050</u>			
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST CT OR SVF</u>			
c EIN-PN <u>46-7425989-013</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ERS TARGET DATE FUND INDEX 2030</u>			
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST CT OR SVF</u>			
c EIN-PN <u>46-7425989-013</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	

a Name of MTIA, CCT, PSA, or 103-12 IE: [ENVESTNET SMALL CAP INDEX](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS LARGE CAP VALUE INDEX](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS SMALL CAP VALUE INDEX](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS TARGET DATE FUND INDEX 2055](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS TARGET DATE FUND INDEX 2015](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS TARGET DATE FUND INDEX 2020](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ENVESTNET US BOND INDEX](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS TARGET DATE FUND INDEX 2025](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ENVESTNET MID CAP EQUITY INDEX](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS TARGET DATE FUND INDEX 2035](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ENVESTNET SMALL CAP GROWTH INDEX](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ENVESTNET EMERGING MARKETS EQ IDX](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS TARGET DATE FUND INDEX 2045](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS EAFE EQUITY INDEX](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [ERS TARGET DATE FUND INDEX 2010](#)

b Name of sponsor of entity listed in (a): [RELIANCE TRUST CT OR SVF](#)

c EIN-PN 46-7425989-013	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan V-SOFT CONSULTING GROUP RETIREMENT PLAN	B Three-digit plan number (PN)	001
C Plan sponsor's name as shown on line 2a of Form 5500 V-SOFT CONSULTING GROUP	D Employer Identification Number (EIN) 76-0532643	

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	6026	0
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	375012	444778
(9) Value of interest in common/collective trusts.....	1c(9)	17536915	0
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	3986750	25757048
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	482792	587911
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	22387495	26789737

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	22387495	26789737
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)	3999059	
(C) Others (including rollovers).....	2a(1)(C)	574096	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		4573155
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	19229	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		19229
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	2923159	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2923159
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		693689
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		8209232
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	3629380	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		3629380
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	17591	
(3) Investment advisory and management fees.....	2i(3)	160019	
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		177610
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		3806990
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		4402242
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: JONES, NALE & MATTINGLY, PLC

(2) EIN: 61-0420207

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan V-SOFT CONSULTING GROUP RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 V-SOFT CONSULTING GROUP	D Employer Identification Number (EIN) 76-0532643

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 84-0467907		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☒ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

**V-SOFT CONSULTING GROUP
RETIREMENT PLAN**

FINANCIAL REPORT

December 31, 2021

CONTENTS

	Page
INDEPENDENT AUDITOR'S REPORT	1-4
FINANCIAL STATEMENTS	
Statements of net assets available for benefits	5
Statement of changes in net assets available for benefits	6
Notes to financial statements	7-16
SUPPLEMENTAL SCHEDULE	
Schedule H, Line 4i – Schedule of assets (held at end of year)	17



Jones, Nale & Mattingly PLC

INDEPENDENT AUDITOR'S REPORT

Plan Administrator
V-Soft Consulting Group Retirement Plan
Louisville, Kentucky

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of V-Soft Consulting Group Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of V-Soft Consulting Group Retirement Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about V-Soft Consulting Group Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of V-Soft Consulting Group Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about V-Soft Consulting Group Retirement Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, line 4i – schedule of assets (held at end of year) as of December 31, 2021, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Report on the 2020 Financial Statements

The 2020 financial statements of V-Soft Consulting Group Retirement Plan were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed the predecessor auditor not to perform, and they did not perform, any auditing procedures with respect to the information certified by a qualified institution. Their report dated September 17, 2021 indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the financial statements and supplemental schedule, and (b) the form and content of the information included in the financial statements and supplemental schedule other than that derived from the certified information, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Jones, Nale & Mattingly PC

Louisville, Kentucky
September 26, 2022

V-SOFT CONSULTING GROUP RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments:		
Investment, at fair value	\$ 25,757,048	\$ 21,523,665
Investments, at contract value	<u>587,911</u>	<u>482,792</u>
	<u>26,344,959</u>	<u>22,006,457</u>
Receivables:		
Employer contributions	--	6,026
Notes receivable from participants	<u>444,778</u>	<u>375,012</u>
	<u>444,778</u>	<u>381,038</u>
	<u>26,789,737</u>	<u>22,387,495</u>
LIABILITIES	<u>--</u>	<u>--</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 26,789,737</u></u>	<u><u>\$ 22,387,495</u></u>

The Notes to Financial Statements are an integral part of these statements.

V-SOFT CONSULTING GROUP RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year Ended December 31, 2021

ADDITIONS

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments	\$ 693,689
Interest and dividends	2,923,159
	<u>3,616,848</u>

Interest income on notes receivable from participants	<u>19,229</u>
---	---------------

Contributions:

Participant	3,999,059
Rollovers	574,096
	<u>4,573,155</u>

Total additions	<u>8,209,232</u>
-----------------	------------------

DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	3,629,380
Administrative expenses	<u>177,610</u>

Total deductions	<u>3,806,990</u>
------------------	------------------

Net increase	4,402,242
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NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year	<u>22,387,495</u>
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End of year	<u>\$ 26,789,737</u>
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The Notes to Financial Statements are an integral part of this statement.

V-SOFT CONSULTING GROUP RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description

The following description of V-Soft Consulting Group Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all eligible employees, 18 years of age or older, of V-soft Consulting Group, Inc. (the Company). Employees of V-Soft Consulting Canada, a wholly owned subsidiary of the Company are not eligible to participant in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Contributions

Each year, participants may contribute up to 86% of eligible compensation as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. For the year ended December 31, 2020, and through June 30, 2021, the Plan offered various registered investment companies, collective trust funds, and a guaranteed investment account as investment options for participants. In July 2021, the Plan changed investment offerings to include various registered investment companies and a guaranteed investment account.

The Plan includes an auto enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participant in the Plan. The initial amount of automatic enrollment deferrals is six percent, this amount increases by one percent each year up to a maximum of fifteen percent, unless the participant requests a change, these contributions are automatically invested in a designated retirement target date fund until changed by the participant. The Company may contribute a matching amount which is discretionary and is decided by the Investment Committee. Effective May 1, 2020, the Company suspended the discretionary match. On January 1, 2022, the Company resumed the discretionary match.

Contributions are subject to certain IRS Limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of the (a) Company's contribution and (b) plan earnings (losses), and charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description (Continued)

Forfeited Accounts

At December 31, 2021 and 2020, forfeited nonvested accounts were \$157,465 and \$94,670, respectively. The nonvested portion of a participant's account will be forfeited on the date the terminated participant receives a cash-out of the non-forfeitable percentage of his or her accrued benefit. Any forfeitures can be used to reduce Company contributions or pay plan expenses. During the year ended December 31, 2021, forfeitures of \$6,026 were utilized for employer match.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's discretionary matching contributions and actual earnings thereon is based on years of continuous service (1,000 hours). Upon death or total disability, a participant becomes 100% vested. A participant is 100% vested after five years of credited service as described below:

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 2 years	0%
2 years	40%
3 years	60%
4 years	80%
5 years or more	100%

Upon termination, the amount of a participant's account not vested is forfeited.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The notes are secured by the balance in the participant's account. The loan interest rate is set at one percent above the prime rate, as defined. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, retirement, or any other reason, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account. The plan administrator may initiate distributions to terminated employees with account balances less than \$5,000 in a lump-sum payment. Participants who are fully-vested are eligible to receive an in-service distribution, including hardship distributions. Participants may request a hardship withdrawal of a portion of their account attributed to participant deferrals and vested portion of employer matching contributions. Any hardship withdrawals are limited to the amount needed to meet the financial need.

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description (Continued)

CARES Act Provisions

The Coronavirus, Aid, Relief and Economic Security (CARES) Act allowed the Company to temporarily provide expanded retirement plan options to employees who have been impacted by the COVID-19 pandemic. The Company adopted the provisions related to distributions and loans.

For the period March 27, 2020 through December 31, 2020, participants were eligible to receive a coronavirus-related distribution of up to \$100,000 from their vested account balance without a 10% early withdrawal penalty. Coronavirus-related distributions may be repaid within three years. These repayments will be treated as tax-free rollovers into the participant's account. Participants had to satisfy eligibility requirements to receive the coronavirus-related distribution.

For the period March 27, 2020 through September 23, 2020, the limit on loans increased to 100% of the vested account balance, up to \$100,000. Also, loan payments due between March 27, 2020 and December 31, 2020 were allowed to be suspended for up to one year. Participants had to satisfy eligibility requirements to receive the benefits of the special loan provisions.

Note 2. Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 and 2020. If a participant does not make loan repayments and the Plan Administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment on the terms of the Plan document.

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value, except for the fully-benefit responsive investment contract, which is reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly manner transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodian, and trustee. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefit payments are recorded when paid. Under the rules for preparation of Form 5500, the Plan's Form 5500 will reflect an accrual for the amount to be paid to participants who withdrew from the Plan prior to year-end, and who had requested a distribution which was approved but not yet paid at period end, if any. There were no unpaid distributions at December 31, 2021 and 2020.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. The Company does not intend to request a reimbursement from the Plan. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

Subsequent Events

Management has evaluated subsequent events through September 26, 2022, the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

Note 3. Certified Investments

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, dividends and interest, and interest income on notes receivable from participants for the year ended December 31, 2021, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC, the custodian and trustee, respectively, of the Plan. The following table summarizes the certified information:

	2021	2020
Investments:		
Investments, at fair value	\$ 25,757,048	\$ 21,523,665
Investments, at contract value	587,911	482,792
Notes receivable from participants	444,778	375,012
Investment Income:		
Net appreciation in fair value of investments	693,689	
Dividends and interest	2,923,159	
Interest income on notes receivable from participant	19,229	

Note 4. Fair Value Measurements

U.S. GAAP provides a framework for fair value measurements. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The methodology for measuring fair value specifies a three-tier hierarchy of valuation techniques based upon whether the inputs to those valuation techniques are based on quoted prices of identical assets or liabilities (Level 1), significant other observable inputs (Level 2), or significant other unobservable inputs that reflect a plan's own assumptions of market participant valuation (Level 3).

All financial assets and liabilities as of December 31, 2021 and 2020, except for the fully benefit-responsive guaranteed investment contract, are measured at fair value on a recurring basis (at least annually) into the most appropriate level within the fair value hierarchy based on the inputs used to determine the fair value at the measurement date. There have been no changes in the methodologies used at December 31, 2021 and 2020.

The fair value of mutual funds is based upon the quoted net asset value of the shares held by the Plan at year-end. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds are required to publish their daily net asset value and transact at that price. The mutual funds of the Plan are considered to be actively traded.

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

The following tables represent the Plan's investment at fair value:

	Balance at 12/31/2021	Fair Value Measurements Using:		
		Level 1	Level 2	Level 3
Mutual funds	<u>\$ 25,757,048</u>	<u>\$25,757,048</u>	<u>\$ - -</u>	<u>\$ - -</u>
	Balance at 12/31/2020	Fair Value Measurements Using:		
		Level 1	Level 2	Level 3
Mutual funds	<u>\$ 3,986,750</u>	<u>\$ 3,986,750</u>	<u>\$ - -</u>	<u>\$ - -</u>
Total Assets in the Fair Value Hierarchy	3,986,750	<u>\$ 3,986,750</u>		
Investments Measured at Net Asset Value (a)	<u>17,536,915</u>			
Total Investments at Fair Value	<u>\$ 21,523,665</u>			

- (a) Certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciling of the fair value hierarchy to the line items presented in the statement of net available for benefits.

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value (“NAV”) per share as of December 31, 2020. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan. The investments have no unfunded commitments and can be redeemed daily with a one-day redemption notice period.

	<u>Fair Value</u>
Collective Trust Funds	
Envestnet 500 Equity Index	\$ 1,145,180
Envestnet Emerging Markets EQ Idx	29,735
Envestnet Inflation Protected Bd Idx	99,022
Envestnet Mid Cap Equity Index	90,782
Envestnet Small Cap Growth Index	187,171
Envestnet Small Cap Index	128,261
Envestnet US Bond Index	188,371
ERS EAFE Equity Index	29,210
ERS Large Cap Growth Index	311,486
ERS Large Cap Value Index	44,995
ERS Small Cap Value Index	4,529
ERS Target Date Fund Index 2010	78,110
ERS Target Date Fund Index 2015	135,309
ERS Target Date Fund Index 2020	237,138
ERS Target Date Fund Index 2025	1,034,921
ERS Target Date Fund Index 2030	827,497
ERS Target Date Fund Index 2035	1,539,849
ERS Target Date Fund Index 2040	2,181,997
ERS Target Date Fund Index 2045	3,790,104
ERS Target Date Fund Index 2050	4,183,116
ERS Target Date Fund Index 2055	1,026,968
ERS Target Date Fund Index 2060	243,164
	<u>\$ 17,536,915</u>

Note 5. Investment Contract with Insurance Company

The Plan entered into a fully benefit-responsive guaranteed investment contract with Great-West Life & Annuity Insurance Company (Great-West). Great-West maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed fund issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

NOTES TO FINANCIAL STATEMENTS

Note 5. Investment Contract with Insurance Company (Continued)

The investment contract meets the criteria to be considered fully-benefit responsive and therefore contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the investment contract. The investment contract is presented on the face of the statement of net assets available for benefits at contract value. Management and the Plan's trustee believe that contract value is an appropriate measurement for the Plan's investment contract for financial statement reporting purposes, and that the contract value approximates fair value.

Contract value, as reported to the Plan by the trustee, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract value of the investment contract at December 31, 2021 and 2020 was \$587,911 and \$482,792, respectively. The average interest rate credit to participants was 1.85% and 1.98% as of December 31, 2021 and 2020, respectively.

Certain events limit the Plan's ability to transact at contract value with Great-West. Such events include the following: (a) amendments to the Plan documents (including complete or partial plan termination or merger with another plan), (b) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (c) bankruptcy of the Plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. Furthermore, certain events would allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Examples of such events include (a) an uncured breach of the Plan's investment guidelines, (b) a material amendment to the contract without the issuer's consent, (c) a violation of a material obligation under the contract, or (d) a material misrepresentation. Management does not believe that any events that would limit the Plan's ability to transact at contract value with the Plan participants are probable of occurring.

Note 6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. Upon termination, no further contributions will be made to the Plan and all account balances will continue to be 100% vested.

NOTES TO FINANCIAL STATEMENTS

Note 7. Tax Status

The Plan's design is developed from a volume submitter prototype plan, which received a favorable opinion letter dated March 31, 2014, stating that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The plan administrator has not separately applied for a determination letter from the Internal Revenue Service (IRS). Although the Plan has been amended since receiving the opinion letter, the Company's management and the plan administrator believe the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the IRS. The Plan is subjected to routine audits by taxing authorities; however, there are currently no audits for any tax period in progress.

Note 8. Related Party and Party in Interest Transactions

Parties-in-interest are defined by the Department of Labor regulations as a fiduciary of the Plan, any party rendering service to the Plan, the Company, and certain others.

Plan investments are held by Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC, the custodian and trustee, respectively. Strothman & Company, PSC was the independent auditor of the Plan. Argi Investment Services, LLC provides investment consulting to the Plan and executes investment transactions for the Plan. TG Benefits, Inc. performs annual compliance testing and other services to the Plan. These transactions qualify as party-in-interest transactions. Fees paid by the Plan for these services amounted to \$177,610.

All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 9. Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of the investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTES TO FINANCIAL STATEMENTS

Note 9. Risk and Uncertainties (Continued)

Local, U.S., and world governments have encouraged self-isolation to curtail the spread of the global pandemic, coronavirus disease (COVID-19), by mandating temporary work stoppage in many sectors and imposing limitations on travel and size and duration of group meetings. Most industries are experiencing disruption to business operations and the impact of reduced consumer spending. There is unprecedented uncertainty surrounding the duration of the pandemic, its potential economic ramifications, and any government actions to mitigate them. Accordingly, while management cannot quantify the financial and other impact to the Plan as of September 26, 2022, management believes that a material impact on the Plan's net assets and related changes is possible.

Note 10. Subsequent Event

The Plan adopted the CCH Incorporated dba Ftwilliam.com Non-Standardized Pre-Approved Profit-Sharing Plan, which was restated effective January 1, 2022, to incorporate legislative, regulatory and administrative updates.

V-SOFT CONSULTING GROUP RETIREMENT PLAN

EIN 76-0532643

PLAN #001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2021

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current Value (e)
	American Funds New Perspective R6	Mutual Funds	**	\$ 1,030,567
	Vanguard Enmering Mkts Stock Idx Adm	Mutual Funds	**	30,246
	Vanguard Development Markets Index Admiral	Mutual Funds	**	87,349
	Vanguard Real Estate Index Admiral	Mutual Funds	**	337,475
	Vanguard Small Cap Value Index Adm	Mutual Funds	**	444,664
	Vanguard Small Cap Index Adm	Mutual Funds	**	35,314
	Vanguard Mid Cap Growth Index Admiral	Mutual Funds	**	731,791
	Vanguard Mid Cap Index Fund - Admral	Mutual Funds	**	331,134
	TIAA CREF Large Cap GR Idx Instal	Mutual Funds	**	2,054,280
	TIAA CREF Large Cap Value Idx Instal	Mutual Funds	**	1,216,532
	Vanguard 500 Index Admiral	Mutual Funds	**	115,425
	DFA Inflation Protected Securities I	Mutual Funds	**	120,577
	DFA Intermediate Govt Fixed Income I	Mutual Funds	**	58,597
	Vanguard High Yield Corporate Adm	Mutual Funds	**	125,771
	Vanguard Total Bond Market Index Admiral	Mutual Funds	**	205,241
	Vanguard Target Retirement 2015 Inv	Mutual Funds	**	60,258
	Vanguard Target Retirement 2020 Inv	Mutual Funds	**	739,832
	Vanguard Target Retirement 2025 Inv	Mutual Funds	**	1,297,256
	Vanguard Target Retirement 2030 Inv	Mutual Funds	**	1,435,365
	Vanguard Target Retirement 2035 Inv	Mutual Funds	**	1,831,364
	Vanguard Target Retirement 2040 Inv	Mutual Funds	**	3,228,084
	Vanguard Target Retirement 2045 Inv	Mutual Funds	**	4,430,925
	Vanguard Target Retirement 2050 Inv	Mutual Funds	**	4,658,525
	Vanguard Target Retirement 2055 Inv	Mutual Funds	**	884,946
	Vanguard Target Retirement 2060 Inv	Mutual Funds	**	155,035
	Vanguard Target Retirement 2065 Inv	Mutual Funds	**	331
	Vanguard Target Retirement Income Inv	Mutual Funds	**	110,164
*	Great-West Select Guaranteed Fund	Fixed Annuities	**	587,911
				<u>26,344,959</u>
*	Notes receivable from participants	Interest Ranging from 4.25% - 6.25%	-0-	444,778
				<u><u>\$ 27,377,648</u></u>

* Indicates party-in-interest to the Plan

** Cost information has not been included because all investments are participant directed

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**OMB Nos. 1210-0110
1210-0089**2021****This Form is Open to Public Inspection****Part I Annual Report Identification Information**

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

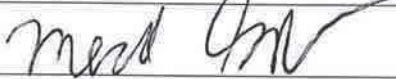
- A** This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- ☒ a single-employer plan ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report ☐ the final return/report
- ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here. ☐
- D** Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program
- ☐ special extension (enter description) _____
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ☐

Part II Basic Plan Information—enter all requested information

1a Name of plan V-SOFT CONSULTING GROUP RETIREMENT PLAN	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 12/15/2005
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) V-SOFT CONSULTING GROUP 101 BULLITT LANE #205 LOUISVILLE KY 40222	2b Employer Identification Number (EIN) 76-0532643
	2c Plan Sponsor's telephone number 502-425-8425
	2d Business code (see instructions) 541511

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE			Michael Grendi
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 201209

**V-SOFT CONSULTING GROUP
RETIREMENT PLAN**

FINANCIAL REPORT

December 31, 2021

CONTENTS

	Page
INDEPENDENT AUDITOR'S REPORT	1-4
FINANCIAL STATEMENTS	
Statements of net assets available for benefits	5
Statement of changes in net assets available for benefits	6
Notes to financial statements	7-16
SUPPLEMENTAL SCHEDULE	
Schedule H, Line 4i – Schedule of assets (held at end of year)	17



Jones, Nale & Mattingly PLC

INDEPENDENT AUDITOR'S REPORT

Plan Administrator
V-Soft Consulting Group Retirement Plan
Louisville, Kentucky

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of V-Soft Consulting Group Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of V-Soft Consulting Group Retirement Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about V-Soft Consulting Group Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of V-Soft Consulting Group Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about V-Soft Consulting Group Retirement Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, line 4i – schedule of assets (held at end of year) as of December 31, 2021, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Report on the 2020 Financial Statements

The 2020 financial statements of V-Soft Consulting Group Retirement Plan were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed the predecessor auditor not to perform, and they did not perform, any auditing procedures with respect to the information certified by a qualified institution. Their report dated September 17, 2021 indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the financial statements and supplemental schedule, and (b) the form and content of the information included in the financial statements and supplemental schedule other than that derived from the certified information, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Jones, Nale & Mattingly PC

Louisville, Kentucky
September 26, 2022

V-SOFT CONSULTING GROUP RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments:		
Investment, at fair value	\$ 25,757,048	\$ 21,523,665
Investments, at contract value	<u>587,911</u>	<u>482,792</u>
	<u>26,344,959</u>	<u>22,006,457</u>
Receivables:		
Employer contributions	--	6,026
Notes receivable from participants	<u>444,778</u>	<u>375,012</u>
	<u>444,778</u>	<u>381,038</u>
	<u>26,789,737</u>	<u>22,387,495</u>
LIABILITIES	<u>--</u>	<u>--</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 26,789,737</u></u>	<u><u>\$ 22,387,495</u></u>

The Notes to Financial Statements are an integral part of these statements.

V-SOFT CONSULTING GROUP RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year Ended December 31, 2021

ADDITIONS

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments	\$ 693,689
Interest and dividends	2,923,159
	<u>3,616,848</u>

Interest income on notes receivable from participants	<u>19,229</u>
---	---------------

Contributions:

Participant	3,999,059
Rollovers	574,096
	<u>4,573,155</u>

Total additions	<u>8,209,232</u>
-----------------	------------------

DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	3,629,380
Administrative expenses	<u>177,610</u>

Total deductions	<u>3,806,990</u>
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Net increase	4,402,242
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NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year	<u>22,387,495</u>
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End of year	<u>\$ 26,789,737</u>
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The Notes to Financial Statements are an integral part of this statement.

V-SOFT CONSULTING GROUP RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description

The following description of V-Soft Consulting Group Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all eligible employees, 18 years of age or older, of V-soft Consulting Group, Inc. (the Company). Employees of V-Soft Consulting Canada, a wholly owned subsidiary of the Company are not eligible to participant in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Contributions

Each year, participants may contribute up to 86% of eligible compensation as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. For the year ended December 31, 2020, and through June 30, 2021, the Plan offered various registered investment companies, collective trust funds, and a guaranteed investment account as investment options for participants. In July 2021, the Plan changed investment offerings to include various registered investment companies and a guaranteed investment account.

The Plan includes an auto enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participant in the Plan. The initial amount of automatic enrollment deferrals is six percent, this amount increases by one percent each year up to a maximum of fifteen percent, unless the participant requests a change, these contributions are automatically invested in a designated retirement target date fund until changed by the participant. The Company may contribute a matching amount which is discretionary and is decided by the Investment Committee. Effective May 1, 2020, the Company suspended the discretionary match. On January 1, 2022, the Company resumed the discretionary match.

Contributions are subject to certain IRS Limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of the (a) Company's contribution and (b) plan earnings (losses), and charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description (Continued)

Forfeited Accounts

At December 31, 2021 and 2020, forfeited nonvested accounts were \$157,465 and \$94,670, respectively. The nonvested portion of a participant's account will be forfeited on the date the terminated participant receives a cash-out of the non-forfeitable percentage of his or her accrued benefit. Any forfeitures can be used to reduce Company contributions or pay plan expenses. During the year ended December 31, 2021, forfeitures of \$6,026 were utilized for employer match.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's discretionary matching contributions and actual earnings thereon is based on years of continuous service (1,000 hours). Upon death or total disability, a participant becomes 100% vested. A participant is 100% vested after five years of credited service as described below:

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 2 years	0%
2 years	40%
3 years	60%
4 years	80%
5 years or more	100%

Upon termination, the amount of a participant's account not vested is forfeited.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The notes are secured by the balance in the participant's account. The loan interest rate is set at one percent above the prime rate, as defined. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, retirement, or any other reason, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account. The plan administrator may initiate distributions to terminated employees with account balances less than \$5,000 in a lump-sum payment. Participants who are fully-vested are eligible to receive an in-service distribution, including hardship distributions. Participants may request a hardship withdrawal of a portion of their account attributed to participant deferrals and vested portion of employer matching contributions. Any hardship withdrawals are limited to the amount needed to meet the financial need.

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description (Continued)

CARES Act Provisions

The Coronavirus, Aid, Relief and Economic Security (CARES) Act allowed the Company to temporarily provide expanded retirement plan options to employees who have been impacted by the COVID-19 pandemic. The Company adopted the provisions related to distributions and loans.

For the period March 27, 2020 through December 31, 2020, participants were eligible to receive a coronavirus-related distribution of up to \$100,000 from their vested account balance without a 10% early withdrawal penalty. Coronavirus-related distributions may be repaid within three years. These repayments will be treated as tax-free rollovers into the participant's account. Participants had to satisfy eligibility requirements to receive the coronavirus-related distribution.

For the period March 27, 2020 through September 23, 2020, the limit on loans increased to 100% of the vested account balance, up to \$100,000. Also, loan payments due between March 27, 2020 and December 31, 2020 were allowed to be suspended for up to one year. Participants had to satisfy eligibility requirements to receive the benefits of the special loan provisions.

Note 2. Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 and 2020. If a participant does not make loan repayments and the Plan Administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment on the terms of the Plan document.

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value, except for the fully-benefit responsive investment contract, which is reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly manner transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodian, and trustee. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefit payments are recorded when paid. Under the rules for preparation of Form 5500, the Plan's Form 5500 will reflect an accrual for the amount to be paid to participants who withdrew from the Plan prior to year-end, and who had requested a distribution which was approved but not yet paid at period end, if any. There were no unpaid distributions at December 31, 2021 and 2020.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. The Company does not intend to request a reimbursement from the Plan. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

Subsequent Events

Management has evaluated subsequent events through September 26, 2022, the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

Note 3. Certified Investments

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, dividends and interest, and interest income on notes receivable from participants for the year ended December 31, 2021, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC, the custodian and trustee, respectively, of the Plan. The following table summarizes the certified information:

	2021	2020
Investments:		
Investments, at fair value	\$ 25,757,048	\$ 21,523,665
Investments, at contract value	587,911	482,792
Notes receivable from participants	444,778	375,012
Investment Income:		
Net appreciation in fair value of investments	693,689	
Dividends and interest	2,923,159	
Interest income on notes receivable from participant	19,229	

Note 4. Fair Value Measurements

U.S. GAAP provides a framework for fair value measurements. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The methodology for measuring fair value specifies a three-tier hierarchy of valuation techniques based upon whether the inputs to those valuation techniques are based on quoted prices of identical assets or liabilities (Level 1), significant other observable inputs (Level 2), or significant other unobservable inputs that reflect a plan's own assumptions of market participant valuation (Level 3).

All financial assets and liabilities as of December 31, 2021 and 2020, except for the fully benefit-responsive guaranteed investment contract, are measured at fair value on a recurring basis (at least annually) into the most appropriate level within the fair value hierarchy based on the inputs used to determine the fair value at the measurement date. There have been no changes in the methodologies used at December 31, 2021 and 2020.

The fair value of mutual funds is based upon the quoted net asset value of the shares held by the Plan at year-end. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds are required to publish their daily net asset value and transact at that price. The mutual funds of the Plan are considered to be actively traded.

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

The following tables represent the Plan's investment at fair value:

	Balance at 12/31/2021	Fair Value Measurements Using:		
		Level 1	Level 2	Level 3
Mutual funds	<u>\$ 25,757,048</u>	<u>\$25,757,048</u>	<u>\$ - -</u>	<u>\$ - -</u>
	Balance at 12/31/2020	Fair Value Measurements Using:		
		Level 1	Level 2	Level 3
Mutual funds	<u>\$ 3,986,750</u>	<u>\$ 3,986,750</u>	<u>\$ - -</u>	<u>\$ - -</u>
Total Assets in the Fair Value Hierarchy	3,986,750	<u>\$ 3,986,750</u>		
Investments Measured at Net Asset Value (a)	<u>17,536,915</u>			
Total Investments at Fair Value	<u>\$ 21,523,665</u>			

- (a) Certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciling of the fair value hierarchy to the line items presented in the statement of net available for benefits.

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value (“NAV”) per share as of December 31, 2020. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan. The investments have no unfunded commitments and can be redeemed daily with a one-day redemption notice period.

	<u>Fair Value</u>
Collective Trust Funds	
Envestnet 500 Equity Index	\$ 1,145,180
Envestnet Emerging Markets EQ Idx	29,735
Envestnet Inflation Protected Bd Idx	99,022
Envestnet Mid Cap Equity Index	90,782
Envestnet Small Cap Growth Index	187,171
Envestnet Small Cap Index	128,261
Envestnet US Bond Index	188,371
ERS EAFE Equity Index	29,210
ERS Large Cap Growth Index	311,486
ERS Large Cap Value Index	44,995
ERS Small Cap Value Index	4,529
ERS Target Date Fund Index 2010	78,110
ERS Target Date Fund Index 2015	135,309
ERS Target Date Fund Index 2020	237,138
ERS Target Date Fund Index 2025	1,034,921
ERS Target Date Fund Index 2030	827,497
ERS Target Date Fund Index 2035	1,539,849
ERS Target Date Fund Index 2040	2,181,997
ERS Target Date Fund Index 2045	3,790,104
ERS Target Date Fund Index 2050	4,183,116
ERS Target Date Fund Index 2055	1,026,968
ERS Target Date Fund Index 2060	243,164
	<u>\$ 17,536,915</u>

Note 5. Investment Contract with Insurance Company

The Plan entered into a fully benefit-responsive guaranteed investment contract with Great-West Life & Annuity Insurance Company (Great-West). Great-West maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed fund issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

NOTES TO FINANCIAL STATEMENTS

Note 5. Investment Contract with Insurance Company (Continued)

The investment contract meets the criteria to be considered fully-benefit responsive and therefore contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the investment contract. The investment contract is presented on the face of the statement of net assets available for benefits at contract value. Management and the Plan's trustee believe that contract value is an appropriate measurement for the Plan's investment contract for financial statement reporting purposes, and that the contract value approximates fair value.

Contract value, as reported to the Plan by the trustee, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract value of the investment contract at December 31, 2021 and 2020 was \$587,911 and \$482,792, respectively. The average interest rate credit to participants was 1.85% and 1.98% as of December 31, 2021 and 2020, respectively.

Certain events limit the Plan's ability to transact at contract value with Great-West. Such events include the following: (a) amendments to the Plan documents (including complete or partial plan termination or merger with another plan), (b) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (c) bankruptcy of the Plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. Furthermore, certain events would allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Examples of such events include (a) an uncured breach of the Plan's investment guidelines, (b) a material amendment to the contract without the issuer's consent, (c) a violation of a material obligation under the contract, or (d) a material misrepresentation. Management does not believe that any events that would limit the Plan's ability to transact at contract value with the Plan participants are probable of occurring.

Note 6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. Upon termination, no further contributions will be made to the Plan and all account balances will continue to be 100% vested.

NOTES TO FINANCIAL STATEMENTS

Note 7. Tax Status

The Plan's design is developed from a volume submitter prototype plan, which received a favorable opinion letter dated March 31, 2014, stating that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The plan administrator has not separately applied for a determination letter from the Internal Revenue Service (IRS). Although the Plan has been amended since receiving the opinion letter, the Company's management and the plan administrator believe the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the IRS. The Plan is subjected to routine audits by taxing authorities; however, there are currently no audits for any tax period in progress.

Note 8. Related Party and Party in Interest Transactions

Parties-in-interest are defined by the Department of Labor regulations as a fiduciary of the Plan, any party rendering service to the Plan, the Company, and certain others.

Plan investments are held by Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC, the custodian and trustee, respectively. Strothman & Company, PSC was the independent auditor of the Plan. Argi Investment Services, LLC provides investment consulting to the Plan and executes investment transactions for the Plan. TG Benefits, Inc. performs annual compliance testing and other services to the Plan. These transactions qualify as party-in-interest transactions. Fees paid by the Plan for these services amounted to \$177,610.

All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 9. Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of the investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTES TO FINANCIAL STATEMENTS

Note 9. Risk and Uncertainties (Continued)

Local, U.S., and world governments have encouraged self-isolation to curtail the spread of the global pandemic, coronavirus disease (COVID-19), by mandating temporary work stoppage in many sectors and imposing limitations on travel and size and duration of group meetings. Most industries are experiencing disruption to business operations and the impact of reduced consumer spending. There is unprecedented uncertainty surrounding the duration of the pandemic, its potential economic ramifications, and any government actions to mitigate them. Accordingly, while management cannot quantify the financial and other impact to the Plan as of September 26, 2022, management believes that a material impact on the Plan's net assets and related changes is possible.

Note 10. Subsequent Event

The Plan adopted the CCH Incorporated dba Ftwilliam.com Non-Standardized Pre-Approved Profit-Sharing Plan, which was restated effective January 1, 2022, to incorporate legislative, regulatory and administrative updates.

V-SOFT CONSULTING GROUP RETIREMENT PLAN

EIN 76-0532643

PLAN #001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2021

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current Value (e)
	American Funds New Perspective R6	Mutual Funds	**	\$ 1,030,567
	Vanguard Enmering Mkts Stock Idx Adm	Mutual Funds	**	30,246
	Vanguard Development Markets Index Admiral	Mutual Funds	**	87,349
	Vanguard Real Estate Index Admiral	Mutual Funds	**	337,475
	Vanguard Small Cap Value Index Adm	Mutual Funds	**	444,664
	Vanguard Small Cap Index Adm	Mutual Funds	**	35,314
	Vanguard Mid Cap Growth Index Admiral	Mutual Funds	**	731,791
	Vanguard Mid Cap Index Fund - Admral	Mutual Funds	**	331,134
	TIAA CREF Large Cap GR Idx Instal	Mutual Funds	**	2,054,280
	TIAA CREF Large Cap Value Idx Instal	Mutual Funds	**	1,216,532
	Vanguard 500 Index Admiral	Mutual Funds	**	115,425
	DFA Inflation Protected Securities I	Mutual Funds	**	120,577
	DFA Intermediate Govt Fixed Income I	Mutual Funds	**	58,597
	Vanguard High Yield Corporate Adm	Mutual Funds	**	125,771
	Vanguard Total Bond Market Index Admiral	Mutual Funds	**	205,241
	Vanguard Target Retirement 2015 Inv	Mutual Funds	**	60,258
	Vanguard Target Retirement 2020 Inv	Mutual Funds	**	739,832
	Vanguard Target Retirement 2025 Inv	Mutual Funds	**	1,297,256
	Vanguard Target Retirement 2030 Inv	Mutual Funds	**	1,435,365
	Vanguard Target Retirement 2035 Inv	Mutual Funds	**	1,831,364
	Vanguard Target Retirement 2040 Inv	Mutual Funds	**	3,228,084
	Vanguard Target Retirement 2045 Inv	Mutual Funds	**	4,430,925
	Vanguard Target Retirement 2050 Inv	Mutual Funds	**	4,658,525
	Vanguard Target Retirement 2055 Inv	Mutual Funds	**	884,946
	Vanguard Target Retirement 2060 Inv	Mutual Funds	**	155,035
	Vanguard Target Retirement 2065 Inv	Mutual Funds	**	331
	Vanguard Target Retirement Income Inv	Mutual Funds	**	110,164
*	Great-West Select Guaranteed Fund	Fixed Annuities	**	587,911
				<u>26,344,959</u>
*	Notes receivable from participants	Interest Ranging from 4.25% - 6.25%	-0-	<u>444,778</u>
				<u><u>\$ 27,377,648</u></u>

* Indicates party-in-interest to the Plan

** Cost information has not been included because all investments are participant directed

**V-SOFT CONSULTING GROUP
RETIREMENT PLAN**

FINANCIAL REPORT

December 31, 2021

CONTENTS

	Page
INDEPENDENT AUDITOR'S REPORT	1-4
FINANCIAL STATEMENTS	
Statements of net assets available for benefits	5
Statement of changes in net assets available for benefits	6
Notes to financial statements	7-16
SUPPLEMENTAL SCHEDULE	
Schedule H, Line 4i – Schedule of assets (held at end of year)	17



Jones, Nale & Mattingly PLC

INDEPENDENT AUDITOR'S REPORT

Plan Administrator
V-Soft Consulting Group Retirement Plan
Louisville, Kentucky

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of V-Soft Consulting Group Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of V-Soft Consulting Group Retirement Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about V-Soft Consulting Group Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of V-Soft Consulting Group Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about V-Soft Consulting Group Retirement Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, line 4i – schedule of assets (held at end of year) as of December 31, 2021, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Report on the 2020 Financial Statements

The 2020 financial statements of V-Soft Consulting Group Retirement Plan were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed the predecessor auditor not to perform, and they did not perform, any auditing procedures with respect to the information certified by a qualified institution. Their report dated September 17, 2021 indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the financial statements and supplemental schedule, and (b) the form and content of the information included in the financial statements and supplemental schedule other than that derived from the certified information, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Jones, Nale & Mattingly PC

Louisville, Kentucky
September 26, 2022

V-SOFT CONSULTING GROUP RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments:		
Investment, at fair value	\$ 25,757,048	\$ 21,523,665
Investments, at contract value	<u>587,911</u>	<u>482,792</u>
	<u>26,344,959</u>	<u>22,006,457</u>
Receivables:		
Employer contributions	--	6,026
Notes receivable from participants	<u>444,778</u>	<u>375,012</u>
	<u>444,778</u>	<u>381,038</u>
	<u>26,789,737</u>	<u>22,387,495</u>
LIABILITIES	<u>--</u>	<u>--</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 26,789,737</u></u>	<u><u>\$ 22,387,495</u></u>

The Notes to Financial Statements are an integral part of these statements.

V-SOFT CONSULTING GROUP RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year Ended December 31, 2021

ADDITIONS

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments	\$ 693,689
Interest and dividends	2,923,159
	<u>3,616,848</u>

Interest income on notes receivable from participants	<u>19,229</u>
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Contributions:

Participant	3,999,059
Rollovers	574,096
	<u>4,573,155</u>

Total additions	<u>8,209,232</u>
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DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	3,629,380
Administrative expenses	<u>177,610</u>

Total deductions	<u>3,806,990</u>
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Net increase	4,402,242
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NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year	<u>22,387,495</u>
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End of year	<u>\$ 26,789,737</u>
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The Notes to Financial Statements are an integral part of this statement.

V-SOFT CONSULTING GROUP RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description

The following description of V-Soft Consulting Group Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all eligible employees, 18 years of age or older, of V-soft Consulting Group, Inc. (the Company). Employees of V-Soft Consulting Canada, a wholly owned subsidiary of the Company are not eligible to participant in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Contributions

Each year, participants may contribute up to 86% of eligible compensation as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. For the year ended December 31, 2020, and through June 30, 2021, the Plan offered various registered investment companies, collective trust funds, and a guaranteed investment account as investment options for participants. In July 2021, the Plan changed investment offerings to include various registered investment companies and a guaranteed investment account.

The Plan includes an auto enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participant in the Plan. The initial amount of automatic enrollment deferrals is six percent, this amount increases by one percent each year up to a maximum of fifteen percent, unless the participant requests a change, these contributions are automatically invested in a designated retirement target date fund until changed by the participant. The Company may contribute a matching amount which is discretionary and is decided by the Investment Committee. Effective May 1, 2020, the Company suspended the discretionary match. On January 1, 2022, the Company resumed the discretionary match.

Contributions are subject to certain IRS Limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of the (a) Company's contribution and (b) plan earnings (losses), and charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description (Continued)

Forfeited Accounts

At December 31, 2021 and 2020, forfeited nonvested accounts were \$157,465 and \$94,670, respectively. The nonvested portion of a participant's account will be forfeited on the date the terminated participant receives a cash-out of the non-forfeitable percentage of his or her accrued benefit. Any forfeitures can be used to reduce Company contributions or pay plan expenses. During the year ended December 31, 2021, forfeitures of \$6,026 were utilized for employer match.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's discretionary matching contributions and actual earnings thereon is based on years of continuous service (1,000 hours). Upon death or total disability, a participant becomes 100% vested. A participant is 100% vested after five years of credited service as described below:

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 2 years	0%
2 years	40%
3 years	60%
4 years	80%
5 years or more	100%

Upon termination, the amount of a participant's account not vested is forfeited.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The notes are secured by the balance in the participant's account. The loan interest rate is set at one percent above the prime rate, as defined. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, retirement, or any other reason, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account. The plan administrator may initiate distributions to terminated employees with account balances less than \$5,000 in a lump-sum payment. Participants who are fully-vested are eligible to receive an in-service distribution, including hardship distributions. Participants may request a hardship withdrawal of a portion of their account attributed to participant deferrals and vested portion of employer matching contributions. Any hardship withdrawals are limited to the amount needed to meet the financial need.

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description (Continued)

CARES Act Provisions

The Coronavirus, Aid, Relief and Economic Security (CARES) Act allowed the Company to temporarily provide expanded retirement plan options to employees who have been impacted by the COVID-19 pandemic. The Company adopted the provisions related to distributions and loans.

For the period March 27, 2020 through December 31, 2020, participants were eligible to receive a coronavirus-related distribution of up to \$100,000 from their vested account balance without a 10% early withdrawal penalty. Coronavirus-related distributions may be repaid within three years. These repayments will be treated as tax-free rollovers into the participant's account. Participants had to satisfy eligibility requirements to receive the coronavirus-related distribution.

For the period March 27, 2020 through September 23, 2020, the limit on loans increased to 100% of the vested account balance, up to \$100,000. Also, loan payments due between March 27, 2020 and December 31, 2020 were allowed to be suspended for up to one year. Participants had to satisfy eligibility requirements to receive the benefits of the special loan provisions.

Note 2. Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 and 2020. If a participant does not make loan repayments and the Plan Administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment on the terms of the Plan document.

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value, except for the fully-benefit responsive investment contract, which is reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly manner transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodian, and trustee. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefit payments are recorded when paid. Under the rules for preparation of Form 5500, the Plan's Form 5500 will reflect an accrual for the amount to be paid to participants who withdrew from the Plan prior to year-end, and who had requested a distribution which was approved but not yet paid at period end, if any. There were no unpaid distributions at December 31, 2021 and 2020.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. The Company does not intend to request a reimbursement from the Plan. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

Subsequent Events

Management has evaluated subsequent events through September 26, 2022, the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

Note 3. Certified Investments

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, dividends and interest, and interest income on notes receivable from participants for the year ended December 31, 2021, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC, the custodian and trustee, respectively, of the Plan. The following table summarizes the certified information:

	2021	2020
Investments:		
Investments, at fair value	\$ 25,757,048	\$ 21,523,665
Investments, at contract value	587,911	482,792
Notes receivable from participants	444,778	375,012
Investment Income:		
Net appreciation in fair value of investments	693,689	
Dividends and interest	2,923,159	
Interest income on notes receivable from participant	19,229	

Note 4. Fair Value Measurements

U.S. GAAP provides a framework for fair value measurements. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The methodology for measuring fair value specifies a three-tier hierarchy of valuation techniques based upon whether the inputs to those valuation techniques are based on quoted prices of identical assets or liabilities (Level 1), significant other observable inputs (Level 2), or significant other unobservable inputs that reflect a plan's own assumptions of market participant valuation (Level 3).

All financial assets and liabilities as of December 31, 2021 and 2020, except for the fully benefit-responsive guaranteed investment contract, are measured at fair value on a recurring basis (at least annually) into the most appropriate level within the fair value hierarchy based on the inputs used to determine the fair value at the measurement date. There have been no changes in the methodologies used at December 31, 2021 and 2020.

The fair value of mutual funds is based upon the quoted net asset value of the shares held by the Plan at year-end. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds are required to publish their daily net asset value and transact at that price. The mutual funds of the Plan are considered to be actively traded.

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

The following tables represent the Plan's investment at fair value:

	Balance at 12/31/2021	Fair Value Measurements Using:		
		Level 1	Level 2	Level 3
Mutual funds	<u>\$ 25,757,048</u>	<u>\$25,757,048</u>	<u>\$ - -</u>	<u>\$ - -</u>
	Balance at 12/31/2020	Fair Value Measurements Using:		
		Level 1	Level 2	Level 3
Mutual funds	<u>\$ 3,986,750</u>	<u>\$ 3,986,750</u>	<u>\$ - -</u>	<u>\$ - -</u>
Total Assets in the Fair Value Hierarchy	3,986,750	<u>\$ 3,986,750</u>		
Investments Measured at Net Asset Value (a)	<u>17,536,915</u>			
Total Investments at Fair Value	<u>\$ 21,523,665</u>			

- (a) Certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciling of the fair value hierarchy to the line items presented in the statement of net available for benefits.

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value (“NAV”) per share as of December 31, 2020. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan. The investments have no unfunded commitments and can be redeemed daily with a one-day redemption notice period.

	<u>Fair Value</u>
Collective Trust Funds	
Envestnet 500 Equity Index	\$ 1,145,180
Envestnet Emerging Markets EQ Idx	29,735
Envestnet Inflation Protected Bd Idx	99,022
Envestnet Mid Cap Equity Index	90,782
Envestnet Small Cap Growth Index	187,171
Envestnet Small Cap Index	128,261
Envestnet US Bond Index	188,371
ERS EAFE Equity Index	29,210
ERS Large Cap Growth Index	311,486
ERS Large Cap Value Index	44,995
ERS Small Cap Value Index	4,529
ERS Target Date Fund Index 2010	78,110
ERS Target Date Fund Index 2015	135,309
ERS Target Date Fund Index 2020	237,138
ERS Target Date Fund Index 2025	1,034,921
ERS Target Date Fund Index 2030	827,497
ERS Target Date Fund Index 2035	1,539,849
ERS Target Date Fund Index 2040	2,181,997
ERS Target Date Fund Index 2045	3,790,104
ERS Target Date Fund Index 2050	4,183,116
ERS Target Date Fund Index 2055	1,026,968
ERS Target Date Fund Index 2060	243,164
	<u>\$ 17,536,915</u>

Note 5. Investment Contract with Insurance Company

The Plan entered into a fully benefit-responsive guaranteed investment contract with Great-West Life & Annuity Insurance Company (Great-West). Great-West maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed fund issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

NOTES TO FINANCIAL STATEMENTS

Note 5. Investment Contract with Insurance Company (Continued)

The investment contract meets the criteria to be considered fully-benefit responsive and therefore contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the investment contract. The investment contract is presented on the face of the statement of net assets available for benefits at contract value. Management and the Plan's trustee believe that contract value is an appropriate measurement for the Plan's investment contract for financial statement reporting purposes, and that the contract value approximates fair value.

Contract value, as reported to the Plan by the trustee, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract value of the investment contract at December 31, 2021 and 2020 was \$587,911 and \$482,792, respectively. The average interest rate credit to participants was 1.85% and 1.98% as of December 31, 2021 and 2020, respectively.

Certain events limit the Plan's ability to transact at contract value with Great-West. Such events include the following: (a) amendments to the Plan documents (including complete or partial plan termination or merger with another plan), (b) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (c) bankruptcy of the Plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. Furthermore, certain events would allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Examples of such events include (a) an uncured breach of the Plan's investment guidelines, (b) a material amendment to the contract without the issuer's consent, (c) a violation of a material obligation under the contract, or (d) a material misrepresentation. Management does not believe that any events that would limit the Plan's ability to transact at contract value with the Plan participants are probable of occurring.

Note 6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. Upon termination, no further contributions will be made to the Plan and all account balances will continue to be 100% vested.

NOTES TO FINANCIAL STATEMENTS

Note 7. Tax Status

The Plan's design is developed from a volume submitter prototype plan, which received a favorable opinion letter dated March 31, 2014, stating that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The plan administrator has not separately applied for a determination letter from the Internal Revenue Service (IRS). Although the Plan has been amended since receiving the opinion letter, the Company's management and the plan administrator believe the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the IRS. The Plan is subjected to routine audits by taxing authorities; however, there are currently no audits for any tax period in progress.

Note 8. Related Party and Party in Interest Transactions

Parties-in-interest are defined by the Department of Labor regulations as a fiduciary of the Plan, any party rendering service to the Plan, the Company, and certain others.

Plan investments are held by Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC, the custodian and trustee, respectively. Strothman & Company, PSC was the independent auditor of the Plan. Argi Investment Services, LLC provides investment consulting to the Plan and executes investment transactions for the Plan. TG Benefits, Inc. performs annual compliance testing and other services to the Plan. These transactions qualify as party-in-interest transactions. Fees paid by the Plan for these services amounted to \$177,610.

All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 9. Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of the investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTES TO FINANCIAL STATEMENTS

Note 9. Risk and Uncertainties (Continued)

Local, U.S., and world governments have encouraged self-isolation to curtail the spread of the global pandemic, coronavirus disease (COVID-19), by mandating temporary work stoppage in many sectors and imposing limitations on travel and size and duration of group meetings. Most industries are experiencing disruption to business operations and the impact of reduced consumer spending. There is unprecedented uncertainty surrounding the duration of the pandemic, its potential economic ramifications, and any government actions to mitigate them. Accordingly, while management cannot quantify the financial and other impact to the Plan as of September 26, 2022, management believes that a material impact on the Plan's net assets and related changes is possible.

Note 10. Subsequent Event

The Plan adopted the CCH Incorporated dba Ftwilliam.com Non-Standardized Pre-Approved Profit-Sharing Plan, which was restated effective January 1, 2022, to incorporate legislative, regulatory and administrative updates.

V-SOFT CONSULTING GROUP RETIREMENT PLAN

EIN 76-0532643

PLAN #001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2021

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost (d)	Current Value (e)
	American Funds New Perspective R6	Mutual Funds	**	\$ 1,030,567
	Vanguard Enmering Mkts Stock Idx Adm	Mutual Funds	**	30,246
	Vanguard Development Markets Index Admiral	Mutual Funds	**	87,349
	Vanguard Real Estate Index Admiral	Mutual Funds	**	337,475
	Vanguard Small Cap Value Index Adm	Mutual Funds	**	444,664
	Vanguard Small Cap Index Adm	Mutual Funds	**	35,314
	Vanguard Mid Cap Growth Index Admiral	Mutual Funds	**	731,791
	Vanguard Mid Cap Index Fund - Admral	Mutual Funds	**	331,134
	TIAA CREF Large Cap GR Idx Instal	Mutual Funds	**	2,054,280
	TIAA CREF Large Cap Value Idx Instal	Mutual Funds	**	1,216,532
	Vanguard 500 Index Admiral	Mutual Funds	**	115,425
	DFA Inflation Protected Securities I	Mutual Funds	**	120,577
	DFA Intermediate Govt Fixed Income I	Mutual Funds	**	58,597
	Vanguard High Yield Corporate Adm	Mutual Funds	**	125,771
	Vanguard Total Bond Market Index Admiral	Mutual Funds	**	205,241
	Vanguard Target Retirement 2015 Inv	Mutual Funds	**	60,258
	Vanguard Target Retirement 2020 Inv	Mutual Funds	**	739,832
	Vanguard Target Retirement 2025 Inv	Mutual Funds	**	1,297,256
	Vanguard Target Retirement 2030 Inv	Mutual Funds	**	1,435,365
	Vanguard Target Retirement 2035 Inv	Mutual Funds	**	1,831,364
	Vanguard Target Retirement 2040 Inv	Mutual Funds	**	3,228,084
	Vanguard Target Retirement 2045 Inv	Mutual Funds	**	4,430,925
	Vanguard Target Retirement 2050 Inv	Mutual Funds	**	4,658,525
	Vanguard Target Retirement 2055 Inv	Mutual Funds	**	884,946
	Vanguard Target Retirement 2060 Inv	Mutual Funds	**	155,035
	Vanguard Target Retirement 2065 Inv	Mutual Funds	**	331
	Vanguard Target Retirement Income Inv	Mutual Funds	**	110,164
*	Great-West Select Guaranteed Fund	Fixed Annuities	**	587,911
				<u>26,344,959</u>
*	Notes receivable from participants	Interest Ranging from 4.25% - 6.25%	-0-	<u>444,778</u>
				<u><u>\$ 27,377,648</u></u>

* Indicates party-in-interest to the Plan

** Cost information has not been included because all investments are participant directed